

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sergio Gomez
Ruth Ann Gomez
Debtors

Case No. 18-03927-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db/jdb +Sergio Gomez, Ruth Ann Gomez, 709 Spencer Drive, Hanover, PA 17331-2082
5109488 +CU Collections, LLC, P.O. Box 1129, Manassas, VA 20108-1129
5109484 +Central Credit Services LLC, P.O. Box 357, Ramsey, NJ 07446-0357
5109485 Citizens One Auto Finance, P.O. Box 42113, Providence, RI 02940-2113
5109486 Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5109489 +Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
5109490 +Hanover Anesthesiology, 250 Fame Avenue, Suite 110, Hanover, PA 17331-1587
5109491 Hanover Medical Group, P.O. Box 824221, Philadelphia, PA 19182-4221
5109493 +Mariner Finance, P.O. Box 44490, Nottingham, MD 21236-6490
5109494 +Mercury Card Services, P.O. Box 84064, Columbus, GA 31908-4064
5109497 Nationwide Credit, Inc., P.O. Box 14581, Des Moines, IA 50306-3581
5109498 PennyMac Loan Services LLC, P.O. Box 660929, Dallas, TX 75266-0929
5109499 +Silverman Theologou, LLP, 11200 Rockville Pike, Suite 520, Rockville, MD 20852-7105
5109500 +Silverman Theologou, LLP, 6802 Paragon Place, Suite 410, Richmond, VA 23230-1655
5109501 +Silverman Theologou, LLP, 11630 Chayote Street, Suite 3, Los Angeles, CA 90049-3340
5109502 Univ of MD St Joseph Medical Group, P.O. Box 417651, Boston, MA 02241-7651
5109504 Verizon, 3601 Converse Drive, Hanover, PA 17331
5109506 Wellspan Health, P.O. Box 742688, Cincinnati, OH 45274-2688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5109479 +EDI: AMEREXPR.COM Dec 22 2018 00:38:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
5109480 EDI: AMEREXPR.COM Dec 22 2018 00:38:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
5109481 +E-mail/Text: davida@afffcu.org Dec 21 2018 20:17:20 Atlantic Financial FCU,
40 Schilling Rd., Hunt Valley, MD 21031-1415
5109482 EDI: TSYS2.COM Dec 22 2018 00:38:00 Barclays Bank Delaware, P.O. Box 13337,
Philadelphia, PA 19101-3337
5109483 EDI: CAPITALONE.COM Dec 22 2018 00:38:00 Capital One Bank USA NA, P.O. Box 71083,
Charlotte, NC 28272-1083
5109487 +EDI: CONVERGENT.COM Dec 22 2018 00:38:00 Convergent Outsourcing, Inc., P.O. Box 9004,
800 SW 39th Street, Renton, WA 98057-4927
5109492 EDI: IRS.COM Dec 22 2018 00:38:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
5109496 E-mail/Text: Bankruptcies@nragroup.com Dec 21 2018 20:18:13 National Recovery Agency,
P.O. Box 67015, Harrisburg, PA 17106-7015
5109495 +E-mail/Text: Bankruptcies@nragroup.com Dec 21 2018 20:18:13 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
5109503 E-mail/Text: julie.baugher@pinnaclehealth.org Dec 21 2018 20:17:04 UPMC Pinnacle Hanover,
P.O. Box 824234, Philadelphia, PA 19182-4234
5109505 EDI: VERIZONCOMB.COM Dec 22 2018 00:38:00 Verizon Wireless, P.O. Box 25505,
Lehigh Valley, PA 18002-5505

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com
Thomas E. Miller on behalf of Debtor 1 Sergio Gomez staff@tommillerlawoffice.com
Thomas E. Miller on behalf of Debtor 2 Ruth Ann Gomez staff@tommillerlawoffice.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Sergio Gomez**
First Name Middle Name Last Name
Debtor 2 **Ruth Ann Gomez**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2122**
EIN **-----**
Social Security number or ITIN **xxx-xx-3878**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-03927-HWV**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sergio Gomez

Ruth Ann Gomez
aka Ruth Ann Vitale

**By the
court:**



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.